

of 8  
**UNITED STATES BANKRUPTCY COURT  
 DISTRICT OF UTAH**

In re: ZAMBRANO, DANIEL WESLEY  
 ZAMBRANO, CAROLYN JEAN

§ Case No. 12-29084  
 §  
 §  
 §

Debtor(s) \_\_\_\_\_

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on July 16, 2012. The undersigned trustee was appointed on July 16, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 1,618.03

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>50.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>1,568.03</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 05/31/2013 and the deadline for filing governmental claims was 01/12/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$404.51. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$404.51, for a total compensation of \$404.51.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$17.40, for total expenses of \$17.40.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/02/2013 By:/s/Peggy Hunt  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 12-29084

Trustee: (640180) Peggy Hunt

Case Name: ZAMBRANO, DANIEL WESLEY  
ZAMBRANO, CAROLYN JEAN

Filed (f) or Converted (c): 07/16/12 (f)

Period Ending: 08/02/13

§341(a) Meeting Date: 08/22/12

Claims Bar Date: 05/31/13

1  Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2  Petition/ Unscheduled Values	3  Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4  Property <u>Abandoned</u> OA=§554(a)	5  Sale/Funds Received by the Estate	6  Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Primary Residence: 5962 Kingsford Ave., Park Cit	443,000.00	0.00		0.00	FA
2 Checking Account: Zions Bank	0.00	0.00		85.96	FA
3 Living room furniture \$240, television \$110, ste	1,460.00	0.00		0.00	FA
4 CDs \$15, DVDs \$50, VHS tapes \$60, books \$60	185.00	125.00		0.00	FA
5 Clothing	600.00	0.00		0.00	FA
6 Wedding rings	525.00	0.00		0.00	FA
7 2006 SAAB 9.6	5,000.00	0.00		0.00	FA
8 2012 Tax Refunds (u)	0.00	5.00		1,532.07	FA
<b>8 Assets    Totals (Excluding unknown values)</b>	<b>\$450,770.00</b>	<b>\$130.00</b>		<b>\$1,618.03</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

8/22/12 - MD - Potential assets: Hold open for 2012 tax refund (\$4179); bank balance (\$85.96)

08/28/12 - MD - Received bank statements - \$85.96 on PD

01/07/13 - MD - Prepared tax refund turnover letter to IRS

02/28/13 - MD - 2012 tax returns: \$2,502 (F). \$330 (S)

02/28/13 - MD - Tax refund calculations: \$1,532.07 (T), \$129.93 (D)

02/28/13 - MD - Sent turnover tax refunds and bank balance letter to counsel and debtors

02/28/13 - MD - Filed request for creditors to file claims

03/27/13 - MD - Receive, post and deposit \$1,618.03 for tax refunds and bank balance turnover

03/27/13 - MD - Case fully administered (bar date 5/31/13)

08/02/13 - MD - Claims review - OK

Initial Projected Date Of Final Report (TFR): August 22, 2012

Current Projected Date Of Final Report (TFR): August 22, 2013

## Form 2

### Cash Receipts And Disbursements Record

Page: 1

**Case Number:** 12-29084  
**Case Name:** ZAMBRANO, DANIEL WESLEY  
                   ZAMBRANO, CAROLYN JEAN  
**Taxpayer ID #:** 30-6363157  
**Period Ending:** 08/02/13

**Trustee:** Peggy Hunt (640180)  
**Bank Name:** Rabobank, N.A.  
**Account:** 5005742266 - Checking Account  
**Blanket Bond:** \$86,297,230.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
03/27/13		Debtor	Tax refunds and bank balance~		1,618.03		1,618.03
	{2}		85.96	1129-000			1,618.03
	{8}		1,532.07	1224-000			1,618.03
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,608.03
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,598.03
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,588.03
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,578.03
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,568.03

ACCOUNT TOTALS	1,618.03	50.00	\$1,568.03
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>1,618.03</b>	<b>50.00</b>	
Less: Payments to Debtors	0.00		
<b>NET Receipts / Disbursements</b>	<b>\$1,618.03</b>	<b>\$50.00</b>	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # 5005742266	1,618.03	50.00	1,568.03
	<b>\$1,618.03</b>	<b>\$50.00</b>	<b>\$1,568.03</b>

## Claims Register

**Case: 12-29084 ZAMBRANO, DANIEL WESLEY**

Claims Bar Date: 05/31/13

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Peggy Hunt 136 South Main Street Suite 1000 Salt Lake City, UT 84101 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 07/16/12		\$404.51 \$404.51	\$0.00	\$404.51
	Peggy Hunt 136 South Main Street Suite 1000 Salt Lake City, UT 84101 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 07/16/12		\$17.40 \$17.40	\$0.00	\$17.40
1	Cavalry Portfolio Services 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 03/13/13		\$10,140.04 \$10,140.04	\$0.00	\$10,140.04
2	Asset Acceptance LLC Po Box 2036 Warren, MI 48090 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 03/25/13		\$13,495.84 \$13,495.84	\$0.00	\$13,495.84
3	Sagebrook HOA PO Box 980894 Park City, UT 84098 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>, 100	Secured 05/14/13		\$381.64 \$0.00	\$0.00	\$0.00
4	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 05/24/13		\$16,582.69 \$16,582.69	\$0.00	\$16,582.69
				<b>Case Total:</b>	<b>\$0.00</b>	<b>\$40,640.48</b>

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 12-29084

Case Name: ZAMBRANO, DANIEL WESLEY

Trustee Name: Peggy Hunt

**Balance on hand:** \$ 1,568.03

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Sagebrook HOA	381.64	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 1,568.03

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Peggy Hunt	404.51	0.00	404.51
Trustee, Expenses - Peggy Hunt	17.40	0.00	17.40

Total to be paid for chapter 7 administration expenses: \$ 421.91

Remaining balance: \$ 1,146.12

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 1,146.12

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 1,146.12

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 40,218.57 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 2.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Cavalry Portfolio Services	10,140.04	0.00	288.97
2	Asset Acceptance LLC	13,495.84	0.00	384.59
4	American Express Centurion Bank	16,582.69	0.00	472.56

Total to be paid for timely general unsecured claims: \$ 1,146.12

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

